

# **Unemployment Insurance**

## **A Guide To Benefits and Employment Services**



**Read This Book  
To Learn:**

**How Unemployment  
Insurance works**

**How to get help  
with your job search**

**About retraining  
opportunities**

**TeleCert is now available in Spanish**

El sistema de TeleCert (reclamación semanal de beneficios de desempleo por teléfono) está ahora disponible en español

**[www.mass.gov/dua](http://www.mass.gov/dua)**



Commonwealth of Massachusetts  
Mitt Romney, Governor  
Kerry Healey, Lt. Governor  
Jane C. Edmonds, Director, Department of Workforce Development  
Edward T. Malmberg, Director, Division of Unemployment Assistance

## About this book

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As a new Unemployment Insurance (UI) claimant, you should review this booklet to understand your eligibility and responsibility for collecting UI benefits, the process for filing weekly UI benefits, and where to get help for job search and problem resolution. The first section provides a quick reference guide to help you get started, including a Question & Answer section. The next section provides more detailed information about Unemployment Insurance laws and regulations and how they may affect you. At the end of the booklet, you will find a glossary of UI terminology and forms.

This booklet is intended to provide general information about collecting Unemployment Insurance. It does not have the effect of law or regulation. If there are changes in the law or other circumstances, certain features of the program may also change, and you will be duly notified by mail or electronically if you are still eligible for UI benefits. For the latest copy of this booklet, please go to **[www.mass.gov/dua](http://www.mass.gov/dua)**.

Throughout this booklet, Unemployment Insurance may be referred to as UI and the Division of Unemployment Assistance as DUA.

This booklet is issued by the Massachusetts Division of Unemployment Assistance,  
an agency of the Department of Workforce Development.

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## Quick Reference Guide

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This section will provide you with a summary of information to help you get started on Unemployment Insurance benefits and your job search.

### Division of Unemployment Assistance

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The Massachusetts Division of Unemployment Assistance (DUA) is responsible for administering Unemployment Insurance (UI) benefits.

DUA is committed to providing all claimants with prompt, quality customer service.

We realize that being out of work and managing without your usual source of income can be stressful. Unemployment Insurance can help provide temporary benefits during this time, but we know that your real goal is to get back to work. The Massachusetts One-Stop Career Centers can help you by providing a wide variety of job search assistance and training support.

### Overview of the benefits and services provided by DUA

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The Massachusetts Division of Unemployment Assistance (DUA) provides unemployment insurance (UI) benefits and transitional services to help Massachusetts citizens get back on the road to re-employment. Unemployment Insurance is a temporary income protection program for workers who have lost their jobs but are able to work, available for work and looking for work.

- 1. UI Benefits:** Claimants receive a weekly benefit of approximately 50 percent of their weekly wage, up to a maximum of \$551 per week. The maximum number of weeks a claimant can collect full benefits is currently 30. If you are eligible for UI benefits in Massachusetts, you will receive a weekly check for the prior week's benefit. If you have children, you may be eligible to receive an additional \$25 per child per week up to a maximum of 1/2 of your weekly benefit amount.
- 2. Health Insurance Coverage:** If you are eligible for Unemployment Insurance benefits in Massachusetts and you are a resident of MA, and meet certain income eligibility guidelines, you and your family may also qualify for health insurance coverage under the Medical Security Program (MSP). Two health insurance options are available:
  - a)** The Direct Coverage Plan is designed for those without any current health plan, and provides coverage during the UI collection period. Under this plan, co-payments are required for certain services. The Direct Coverage Plan is provided to UI claimants and their families who do not have access to COBRA or other health insurance plans, or for individuals who feel they cannot afford to maintain their COBRA option.
  - b)** The Premium Assistance Plan allows claimants to receive partial reimbursement for health insurance premiums to continue their health plan through their last employer.

The Medical Security Program coverage terminates when your UI benefits end.

Medical Security benefits are administered for DUA by Blue Cross and Blue Shield of Massachusetts. You will receive additional information about the MSP along with an application form in a separate mailing within 10 days of the date when you filed your claim for UI benefits. If you do not receive the MSP package, or if you would like more information about the MSP, please call 1-800-908-8801.

**3. Customer Service:** DUA provides three (3) ways for claimants to interact with the agency:

- a) By talking to a customer service representative in an Unemployment Insurance (UI) Call Center. You can file new claims and reopen claims for benefits, get help for resolving problems, and obtain information on your claim and on the Unemployment Insurance program.  
(1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978)
- b) Meeting with DUA staff in UI Walk-In Centers. You can get assistance with filing a new claim for UI, reopen an existing claim, or resolve problems with your claim. You can also attend seminars at these Walk-in Centers. These seminars include information on your rights and responsibilities while collecting Unemployment Insurance and services available to you, including re-employment assistance, and are open to all claimants, whether you file your claim in person or by phone.
- c) Through the interactive voice response system (617-626-6338) and online ([www.mass.gov/dua/webcert](http://www.mass.gov/dua/webcert)). You can use these secure electronic methods to file your weekly claim for UI benefits and get an update on your check status.

**4. Electronic Weekly Claims Filing:** DUA provides two secure electronic ways to file weekly claims for UI benefits – using WebCert on the Internet and TeleCert via the phone. You can use either WebCert or TeleCert interchangeably. WebCert is available in English while TeleCert is available in both English and Spanish.

Simply follow these steps to claim your weekly unemployment checks.

Access WebCert or TeleCert:	For WebCert: Go to <a href="http://www.mass.gov/dua/webcert">www.mass.gov/dua/webcert</a> and login to WebCert using your username and password. For TeleCert: Call 1-617-626-6338 and access TeleCert using your Social Security Number and 4-digit DUA Personal Identification Number (PIN). You may choose English or Spanish.
During this time period:	Sunday to Friday, 7:00 am – 7:00 pm. Sunday is the first day of the week you can file a claim for benefits for the prior week. WebCert and TeleCert are not available on Saturdays and legal holidays.
Answer three questions:	During the week claimed, 1. Did you look for work? 2. Were you able to work and available for work? 3. Did you work? If “yes”, please indicate the amount of your gross earnings, including holiday pay, in dollars and cents for that week.
Wait for confirmation:	For WebCert users, you will receive a confirmation on your PC screen that your filing is complete, which you can print. For TeleCert users, you will hear a confirmation message that your filing is complete. Be sure to wait until you get the confirmation before signing off WebCert or TeleCert.

### Important Note:

- WebCert and TeleCert are used to claim benefits only for the week that just ended. If you want to claim benefits for any week other than the prior week, you must contact the DUA TeleClaim Center.
- If you do not claim benefits for even one week — because you returned to work, or for other reasons - your claim will be closed. You may reactivate it by calling the DUA TeleClaim Center.

Creating or changing your PIN — When you filed your initial claim, you were asked to create your PIN. If you do not remember your PIN, or need to change your PIN, call the PIN Service Line at 1-617-626-6943 from 7:00 am to 7:00 pm Sunday through Friday. You will need a touch-tone phone — simply follow the step-by-step instructions to create/change your 4-digit PIN.



## TeleCert is now available in Spanish

**El sistema de TeleCert (reclamación semanal de beneficios de desempleo por teléfono) está ahora disponible en español.**

Siga estos pasos para reclamar su cheque de desempleo semanal:

<b>Cómo acceder a WebCert o TeleCert:</b>	Para WebCert: Vaya a <a href="http://www.mass.gov/dua/webcert">www.mass.gov/dua/webcert</a> y entre en WebCert usando su nombre de usuario y contraseña.  Para TeleCert: Llame al 1-617-626-6338 e acceda a TeleCert usando su Número de Seguro Social y el Número de Identificación Personal (PIN) de 4 dígitos de la División de Asistencia al Desempleado (DUA). Puede elegir hacer el trámite en inglés o español.
<b>Durante este periodo de tiempo:</b>	De domingo a viernes, de 7:00 am a 7:00 pm. El domingo es el primer día de la semana en el que puede presentar su reclamación para obtener beneficios correspondientes a la semana anterior. WebCert y TeleCert no funcionan los sábados ni los días feriados.
<b>Responda a estas tres preguntas:</b>	Durante la semana que reclama: 1. ¿Buscó trabajo? 2. ¿Estaba dispuesto y disponible para trabajar? 3. ¿Trabajó? Si su respuesta es "Sí", indique el monto de la ganancia bruta incluyendo paga por día feriado de esa semana en dólares con centavos.
<b>Espere por su confirmación:</b>	En caso de usar WebCert, aparecerá en la pantalla de la computadora la confirmación de que el trámite se ha finalizado. Puede imprimirla como constancia. En caso de usar TeleCert, escuchará un mensaje de confirmación que le indicará que el trámite se ha finalizado. Espere a obtener la confirmación antes de salir de WebCert o TeleCert.

## Aviso Importante:

- WebCert y TeleCert se utilizan para reclamar beneficios correspondientes solamente a la semana que acaba de terminar. Si desea solicitar beneficios correspondientes a cualquier otra semana, debe comunicarse con el Centro de Telereclamación de la División de Asistencia al Desempleado (DUA).
- Si no solicita beneficios ni si quiera por una semana, porque ha vuelto a trabajar o por cualquier otras razones, se cerrará su reclamación. Puede re-abrir su reclamación llamando al Centro de Telereclamación de la División de Asistencia al Desempleado (DUA).

Para crear o modificar el PIN. Cuando presentó su reclamación por primera vez, le pidieron que seleccionará un Número de Identificación Personal (PIN). Si no lo recuerda o necesita cambiarlo, llame a la línea de Servicio de PIN al 1-617-626-6943 de 7:00 am a 7:00 pm, de domingo a viernes. Necesita un teléfono de teclas. Siga paso a paso las instrucciones para seleccionar o cambiar su Número de Identificación Personal (PIN) de 4 dígitos.

## Overview of your rights and responsibilities

It is your responsibility to file weekly claims for UI benefits and to keep us informed about your employment status. Failure to report employment and wages while collecting UI benefits may result in penalties and/or prosecution.

- 1. File Initial Claim:** You must contact our TeleClaim Center in order to file your initial claim or reactivate an existing claim. The telephone number to call is 1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978. The TTY/TDD number is 1-617-626-5666. The hours to call are Monday to Friday from 8:30 a.m. to 4:30 p.m.
- 2. Filing Weekly Claims:** You must file weekly claims for UI benefits. It is important that you answer the questions on WebCert or TeleCert completely and accurately. Errors can cause a delay in your benefit payment.
- 3. Work Search Requirement:** Federal regulations require that UI claimants conduct an active work search while collecting UI benefits. As a condition of eligibility, the Massachusetts Division of Unemployment Assistance requires that you do the following each week:
  - a) Make a minimum of three work search contacts in each week for which benefits are claimed
  - b) Keep a written log of those work search contacts
  - c) Provide a work search log to DUA upon request
- 4. Tax Responsibility:** Your UI benefits are taxable and you are responsible for paying federal and state taxes on your UI benefits. You may request to have federal and/or state taxes automatically withheld from your weekly benefit checks and forwarded by DUA to the federal IRS and state DOR by completing the Income Tax Withholding Request Form on page 25.
- 5. Change in Employment Status or Wages:** Once you return to full-time work, your eligibility ends. If you get a part-time job while collecting UI benefits, report your earnings on your weekly claim filing. You are allowed to earn up to 1/3 of your benefit rate before deductions are made from your check. You may be eligible for partial benefits during your benefit period. You must inform DUA (1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978) if you are sick, injured, attending school or are unable to work during any week for which you claim benefits.
- 6. Updating Personal Information:** If you move, make sure you call TeleClaim with your new mailing address (1-617-626-6800 or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978). Your UI check cannot be forwarded.
- 7. Approved Training:** Under Section 30 of the Unemployment Insurance Law, you can apply for approved training if you think you need training to help you find new employment. It is important to apply for your training program by the 15th week of your claim if you want to be eligible for an extension of your benefits. For more information on applying for approved training while collecting UI benefits, go to page 20 or contact your One-Stop Career Center.
- 8. Fraud Prevention:** To prevent fraud, DUA matches records with those of other state and federal agencies including the Social Security Administration, the State Department of Corrections, and others.

The Cross-Match program compares wage records from the Massachusetts Department of Revenue (DOR) against Unemployment Insurance records. DOR also provides DUA with a report of new-hires added to employers' payrolls. These records are compared to DUA's records to ensure that claimants who have returned to work full-time are no longer collecting benefits and claimants who are working part-time are reporting accurate earnings.

Protecting the integrity of the UI Trust Fund, which pays employees' benefits, is a responsibility DUA takes very seriously. The **DUA Fraud Hotline at 1-800-354-9927** is available for concerned citizens to report instances of fraud.

## Help Finding a Job

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### One-Stop Career Center Services

If you are unemployed or looking for a better job, the state's network of One-Stop Career Centers can help. Conveniently located across the state, the One-Stop Career Centers offer employment services that allow you to work on your job search in an environment that is comfortable for you. Career Center staff members are committed to helping you land the right job by providing you with one-on-one counseling, workshops, written handouts, or all of the above – whatever best suits your employment search needs. Whether you're a newcomer to the job market or an experienced job seeker, take advantage of the many no-cost services available through the One-Stop Career Centers and get back on your road to re-employment!

### One-on-One Career Counseling

If you've been out of the job market for a while and need one-on-one assistance, Career Center staff can provide you with individual attention and support. By arranging an appointment with a trained employment counselor, you can assess your goals and interests, develop an effective job search plan, gain useful contacts and receive valuable suggestions on your resume. These professionals also have day-to-day contact with employers in your area who make hiring decisions, and can refer you to the job openings that match your specific skills and qualifications.

### Re-Employment Services

If you are collecting Unemployment Insurance benefits and are unlikely to return to your former job, the Re-Employment Services program can introduce you to job search services that can help you get back to work. This **mandatory** program is sponsored by the Division of Career Services, the Division of Unemployment Assistance and the Massachusetts One-Stop Career Centers with funding support from the U.S. Department of Labor.

If you have been permanently laid-off, within a week or two of collecting your first payment, you may receive a letter asking you to attend a Career Center Seminar, which will give you information on the services available to you. These seminars are held at all Career Centers and you may select the center most convenient to you.

Once you receive a letter, you will be instructed to call the Automated Career Center Seminar Scheduling System to schedule your seminar attendance.

The primary goal of the seminar is to connect people who are looking for a job to the many job search resources available at Massachusetts One-Stop Career Centers. This 60-90 minute seminar is designed to help you plan your job search, identify the areas where you might need assistance and learn how to find the help you need.

If you are unable to schedule and attend a Career Center Seminar by the date assigned, it is important that you reschedule by calling or visiting your local One-Stop Career Center. Rescheduling is acceptable for 'good cause' reasons only, which may include scheduling conflicts with other job search activities and/or other factors that are beyond your control.

Failure to attend the Re-Employment Services Seminar will cause a delay in payment or loss of your weekly Unemployment Insurance benefits.



## Menu of Services

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Career Centers provide job seekers with an extensive menu of information and quality services – at no cost. Job seekers and workers can:

- a) Connect with information on job search strategies and occupations currently in demand
- b) Work with experienced career counselors to identify your talents, interests and skill sets
- c) Attend workshops on resume-writing, interviewing skills, salary negotiations and short-term computer training
- d) Meet prospective employers during on-site job fairs
- e) Use a PC to develop your resume, write cover letters, and post your resume online
- f) Search up-to-date local, statewide and national job listings
- g) Access resource room services including computers, newspapers, professional journals, business directories, fax machines, and copiers, publications on job search activities and careers
- h) Network with other job seekers
- i) Learn about workforce development programs that may benefit you
- j) Locate vocational training/educational opportunities

We urge you to contact your local One-Stop Career Center to get valuable assistance for finding work. To find a One-Stop Career Center near you, see the list on page 27, call **1-877-US 2 JOBS** or visit **[mass.gov/careercenters](http://mass.gov/careercenters)**.

## Unemployment Insurance Customer Service

### Business Hours, Locations and Phone Numbers based on Activity

File a Claim Re-activate Your Claim Change Your Address For Customer Assistance	TeleClaim Center 1-617-626-6800 1-877-626-6800 toll-free (from area codes 351, 413, 508, 774, 978) Monday – Friday 8:30 a.m. to 4:30 p.m. (TTY/TDD: 1-617-626-5666)
Claim weekly UI benefits by phone (in English and Spanish)	TeleCert 1-617-626-6338 Sunday – Friday 7:00 a.m. to 7:00 p.m.
Verify your UI check status	Check Status Service 1-617-626-6563
Change Your PIN (Personal Identification Number)	PIN Service 1-617-626-6943
Resolve problem Provide feedback	Problem Resolution Unit 1-617-626-5400
Request/change Tax Withholding from your UI check	Income Tax Withholding Unit 1-617-626-5829
Get information/apply for Health Insurance	Medical Security Program Office 1-800-908-8801
Answer questions on Child Support	Child Support Unit 1-617-626-6393
Resolve Overpayment, Establish Re-payment, Request Overpayment Waiver	Overpayment Recovery Unit 1-617-626-6300
Get help for an Interstate Claim	Interstate Department 1-617-626-6140
Report Fraud	Fraud Hotline 1-800-354-9927
Apply for Approved Training	Section 30 Office 1-617-626-5375
Get information on a pending Appeal Hearing Hearings Interactive Voice Response System (IVRS) Hearing main lines: Boston Lawrence Brockton Springfield	Hearings Department 1-617-626-6561  1-617-626-5200 1-978-683-4194/4091 1-508-894-4777 1-413-452-4700
Special numbers for TDD/TTY For use with a TTY machine Relay service for use by deaf and hard of hearing individuals	1-800-439-2370  1-800-439-0183 or 711

**Bilingual services may be available upon request.**

## Frequently Asked Questions and Answers

**1. How do I know if I am entitled to receive Unemployment Insurance benefits?**

You will receive a Benefit Determination Notice when wage information received from your former employer(s) is processed. The amount of your total benefit credit, weekly benefit rate, weekly dependency allowance amount and the number of weeks you are eligible to collect benefits are listed on the form. The reverse side of the form describes how the amounts were calculated. Review the wage amounts listed to be sure they are complete and accurate.

**2. When do I start collecting unemployment checks?**

Massachusetts Law requires a “waiting period” for the first week of each new claim. Every effort will be made to pay benefits three weeks from the week you filed your claim, if you are deemed eligible. Reopened claims are not subject to the waiting period.

**3. How much am I eligible to draw?**

Your weekly benefit amount is determined by the amount of wages you have been paid prior to filing your claim. Your benefit rate is approximately 50 percent of your average weekly wage while you were employed, up to the maximum set by law, currently \$551. Your Benefit Determination Notice will inform you of your weekly benefit rate.

**4. Can I work part-time and receive benefits?**

Yes. You are allowed to earn up to one third of your benefit rate, working part-time, while collecting unemployment benefits before any reduction is made. The exact amount you may earn working part-time before any reduction is made will be listed on the Benefit Determination Notice you will receive. Any amount you earn over your “earning exclusion amount” will be deducted dollar for dollar from your benefit check. Remember, you must report your gross earnings when you claim weekly benefits.

**5. I am currently receiving severance pay. Can I collect Unemployment Insurance at the same time?**

In most cases, you cannot collect severance pay and UI benefits for the same weeks. If you are disqualified from receiving UI benefits because of severance pay, your benefit year will be extended for the number of weeks for which you received severance pay. If your employer required you to sign a “Release of Claims” in order for you to receive your severance pay, you may be able to receive Unemployment Insurance benefits for the same weeks you receive severance pay.

**6. Do pensions, retirement payments or Social Security benefits affect my Unemployment Insurance benefits?**

Yes. You will be asked to provide the amount and source of any type of pension or retirement payments when you file your claim. The DUA service representative who makes a determination on your claim will explain the law as it applies to you.

**7. I am not a US citizen. Will I be eligible for Unemployment Insurance benefits?**

You must provide information that will be used to verify that you were and are legally authorized to work in the United States.

**8. I worked for a non-profit organization. Am I eligible for Unemployment Insurance benefits?**

Most workers are covered under law by the Unemployment Insurance program. However, workers in the following categories generally are not eligible to collect benefits: employees of churches and certain religious organizations; worker trainees in a program administered by a nonprofit or public institution; real estate brokers or insurance agents who work on a commission basis only; consultants working independently; elected officials and certain government officials in policy-making and advisory positions; and members of a legislative body or the judiciary.

**9. I worked in another state. How do I file for Unemployment Insurance benefits?**

If you worked solely in another state, you will need to file your claim with that State. Some states allow you to file your claim by phone or Internet, while others require you to visit an office in person. Call the TeleClaim Center (Monday – Friday, 8:30 a.m. to 4:30 p.m. at 1-617-626-6800. or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978) for additional information.

**10. I was laid off twice in a year. Can I file twice?**

Once your claim is filed, it remains the same for one year. Your claim can be opened and closed during that year depending on your employment and availability status. It is available until you exhaust all your benefits or until your benefit year has expired, whichever comes first.

## **11. I resigned from my last job. Can I file for unemployment benefits?**

Anyone can file a claim for Unemployment Insurance benefits. The reason for your resignation will determine if you will be eligible for benefits. All facts gathered from your employer and from you will be used in determining your eligibility.

## **12. Do I need to continue child support payments while collecting Unemployment Insurance benefits?**

If DUA is advised by the Department of Revenue that child support payments have been required by the court, a child support deduction will be made from your Unemployment Insurance benefits.

## **13. My wife and I were both laid off at the same time. Who should claim the child dependency allowance?**

You cannot both claim the dependency allowance. Only the spouse who provides the main support for the children can claim the dependency allowance. You will need your children's social security number and date of birth at the time your claim is filed in order to claim the dependency allowance.

## **14. Do I have to pay taxes on my UI benefits?**

Yes. You are responsible for paying federal and state taxes on your UI benefits. You may request to have federal and/or state taxes automatically withheld from your weekly benefit checks by completing the "Income Tax Withholding Request Form" included in this booklet.

## **15. How do I close or reopen my claim?**

If you wish to close your claim, do not claim weekly benefits. That will stop your claim automatically. If you wish to reopen your claim, you will need to call the TeleClaim Center (Monday – Friday, 8:30 a.m. to 4:30 p.m. at 1-617-626-6800. Or toll free 1-877-626-6800 from area codes 351, 413, 508, 774, 978).

## **16. What if I am overpaid?**

If you receive benefits to which you were not entitled, you will have an "overpayment." When you are determined to be overpaid, you will be asked to repay the overpaid amount to DUA. As with other determinations on your claim, you will have the right to appeal your overpayment determination. For additional information concerning overpayments, see page 18 in this booklet.

## **17. What happens if I move from my current address?**

Call the TeleClaim Center immediately when your address changes. The post office does not forward benefit checks.

## **18. I need to travel for one or more weeks during my unemployment claims period. What should I do?**

If you are not available and not actively seeking work, do not claim benefits for that week(s). When you return, you can call the TeleClaim Center to reopen your claim. If you are out of town because of a job interview(s), just file your weekly claim as usual and keep track of your work search.

## **19. How do I appeal if I am disqualified from receiving Unemployment Insurance benefits?**

If you wish to appeal the "Notice of Disqualification", you may request a hearing by completing the form at the bottom on the reverse side of the disqualification notice. You may mail, fax, or appear in person at any DUA Walk-in Center with your request for a hearing. Your request must be in writing and filed within 10 calendar days of the mailing date on the Notice of Disqualification. Additional information for filing an appeal can be found on page 17 of this booklet.

## **20. How long does the Medical Security Program (MSP) health insurance benefits last?**

If you are eligible for Medical Security Program (MSP) benefits, your MSP coverage ends when you stop receiving Unemployment Insurance benefits. Your MSP coverage ends seven (7) days after the week-ending date of your final Unemployment Insurance check or seven days after the date you become ineligible for Unemployment Insurance benefits.

## **21. What happens when my Unemployment Insurance benefits run out?**

Unemployment Insurance is a temporary benefit program. It is important that you start looking for work right away after losing your job. Our Career Centers are here to help you. You should take advantage of the many services provided by the Career Centers and most of them at no cost to you. For a listing of the Career Centers, see page 27 in this booklet.



# Understanding Unemployment Insurance

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## Overview of the Unemployment Insurance Program

Unemployment Insurance (UI) is a temporary income protection program for workers who have lost their jobs through no fault of their own. Funding for UI benefits comes from quarterly contributions paid by the state's employers to the Division of Unemployment Assistance (DUA); no deductions are made from employees' pay checks. Each employer's contribution rate is based on the employer's experience with layoffs and UI benefits paid to former workers in the prior year.

The Massachusetts Unemployment Insurance Law (Chapter 151A of the General Laws of the Commonwealth) governs the UI program. Legislation passed by the state's House of Representatives and Senate, and signed into law by the Governor may change certain sections of the law from time to time. In many respects, the state's UI law must also conform to federal law governing Unemployment Insurance nationally. Copies of the state law are available online, in most libraries and at One-Stop Career Centers.

## Employees Covered by UI Law

Under the law, most workers are covered by the Unemployment Insurance program. However, workers in the following categories are not eligible to collect benefits:

- Employees of churches and certain religious organizations
- Worker trainees in a program administered by a nonprofit or public institution
- Real estate brokers or insurance agents who work on commission basis only
- Consultants working independently
- Elected officials and certain government officials in policy-making and advisory positions
- Members of a legislative body or the judiciary

## Eligibility for UI Program

Initial eligibility for benefits is based on your earnings and the reason for separation from your employment. You must have earned at least \$3,000 during a period of time specified by law and at least 30 times the amount you would be eligible to collect weekly in UI benefits.

Ongoing requirements include being able to work, being available for work and conducting an active search for new employment. Your eligibility for weekly benefits may be affected if:

- You refuse, quit or are fired from a job
- You are receiving any kind of pension including Social Security
- The amount of your pension changes
- You are attending school, college or training full-time without obtaining DUA approval
- You received vacation pay
- You are receiving Workers' Compensation
- You apply for or receive UI benefits from any other state or federal program
- You become self-employed
- You have a previous overpayment
- You requested that your claim be predated

Your benefits may be interrupted for any of these reasons and a service representative will contact you and complete the necessary fact-finding and make a determination on your eligibility. If you are disqualified, you have the right to appeal the decision and to have a hearing.

## Eligibility Issues

If the question of your eligibility involves an employer – for example, the conditions under which you left a job, got fired or refused an offer of work – the service representative will talk to both you and the employer separately to gather information needed to make a determination on your eligibility.

If the question of your eligibility does not involve an employer – for example, you become unable to work due to illness, refuse a recall or offer of work, or you have not reported to DUA or a Career Center for a review of your work search activities, as required, the service representative will need to speak with you.

You should be aware that:

- a) Under certain circumstances, you or your employer will have the right to offer rebuttal – additional information – to what the other party has said. A DUA service representative may contact you or your employer for a phone interview especially if there is conflicting information about the separation.
- b) The burden of proof rests with the party whose action resulted in your separation from your job. This means that if you quit your job, you will have the responsibility to prove that you had good reason for doing so. If you were fired from your job, the burden of proof is on your employer to show that the action was a result of your deliberate misconduct or rule violation.

Be sure to prepare for your interview with the service representative. While this interview is not conducted like a formal hearing, the information presented here will determine your initial or continued eligibility for benefits. When you have your interview with the service representative, be sure to give the information you think is most important and relative to the situation. You may also provide any written evidence that is relevant to your claim. Your service representative will complete fact-finding and make a determination on your eligibility. If you are disqualified, you have the right to appeal.

## Your Rights and Responsibilities

- You must inform DUA if you are sick, injured, attending school or are unable to work during any week you claim benefits.
- You may engage in some work while you are collecting Unemployment Insurance, but you must report your gross earnings to DUA for the week that you worked.
- You have the right to appeal determinations made by DUA relating to your claim. In many instances, your employer also has the right to appeal. If either you or your employer appeals within the period of time allowed by law, you will have the right to a hearing.
- You also have the right to see any documentation relating to your unemployment claim. Your UI records are confidential and, with some exceptions for your former employer(s), are not available to anyone unless you provide authorization to DUA.

# How Your Benefits Are Determined

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There are two determinations made on your claim to determine your eligibility. One is called a monetary determination. This will detail your eligibility for benefits based on your earnings. The other is your eligibility based on the circumstances of your separation from your employer.

## Part 1: Monetary Determination

Your monetary eligibility will include the amount of benefits you are potentially eligible to collect, the duration of your benefits, the maximum amount you can earn on your part-time job before your benefits will be reduced, and any dependency allowance you may be eligible to receive if you have applied for the allowance.

You will receive a notice outlining your monetary eligibility. If you disagree with the determination, you have a right to appeal.

## Part 2: Reasons for the Separation

DUA will send a request for separation information to all employers for whom you worked during the 15 months prior to filing your claim. Any employers for whom you have worked during the last eight weeks are considered an “interested party” to your claim. This means they have a right to protest your claim, particularly if you quit your job without “good cause” or were fired for misconduct.

DUA decisions are made based on the law. After collecting all necessary information from you and your former employer(s), DUA will make a determination on your eligibility. Both you and your former employer(s) have the right to appeal this determination.

## Waiting Period

The first week of your claim for which you are eligible to receive benefits is your “waiting period”. Massachusetts law requires this waiting period. You will not receive payment for this week, but every effort will be made to pay benefits three weeks from the week you filed your claim, if you are determined eligible. The total weeks for which you are eligible is not reduced by this waiting period. You serve only one waiting period during your benefit year, even if you close and reopen your claim several times during your benefit year.

## The Benefit Rate and Benefit Credit

Claimants receive a weekly benefit of approximately 50 percent of their average weekly wage, up to the maximum set by law. The current maximum benefit rate is \$551 a week.

The duration of benefits – the maximum number of weeks you would be able to collect benefits – is determined by the total amount of your wages paid and the amount of your benefit rate. The maximum number of weeks a claimant can collect full benefits is 30 weeks. However, many individuals qualify for less than 30 weeks of coverage. The maximum benefit credit amount is \$16,530, which equals \$551 a week for 30 weeks.

To be eligible for benefits, you must have been paid wages in the base period of at least 30 times your weekly benefit rate as illustrated below.

<p><b>Calculating your Benefit Rate:</b></p> <p><b>Step 1:</b> List your wages in the last 4 quarters. Add your wages in the two quarters you were paid the highest, then divide by 26 (the number of weeks in two quarters) to determine your average weekly wage. If you have earnings in one or two quarters only, the highest quarterly earnings are divided by 13 weeks to determine your average weekly wage.</p> <p><b>Step 2:</b> Your average weekly wage is divided in half and rounded down. This is your “Benefit Rate”.</p>	<p><b>Example:</b></p> <p>Q1: \$7,800 Q2: \$7,800 Q3: <b>\$8,840</b> Q4: <b>\$10,000</b> } 2 highest quarters</p> <p>Average weekly rate =  <math>(\\$8,840 + \\$10,000) / 26 = \mathbf{\\$724.61}</math></p> <p>Benefit Rate =  <math>\\$724.61 / 2 = \mathbf{\\$362.30}</math>  rounded down to \$362.00</p>
<p><b>Calculating your Benefit Credit:</b></p> <p><b>Step 3:</b> The total amount of benefits you can receive in your benefit year is your “Benefit Credit” and is the lesser of two amounts:</p> <ul style="list-style-type: none"> <li>- either 30 times your weekly benefit rate, or</li> <li>- 36% of the total earnings in your base period.</li> </ul>	<p>30 times weekly benefit rate  <math>= \\$362.00 \times 30 = \\$10,860</math>  36% of total earnings  <math>= (7,800 + 7,800 + \\$8,840 + \\$10,000)</math>  <math>= \\$34,440 \times 0.36 = \\$12,398</math></p> <p>Benefit Credit = lesser amount of \$10,860</p>
<p><b>Calculating your Duration of Benefits:</b></p> <p><b>Step 4:</b> The duration of benefits is calculated by dividing your benefit rate into the total amount of benefits.</p>	<p>Duration of Benefits:  <math>\\$10,860 / \\$362.00 = 30 \text{ weeks}</math></p>



# If You Are Disqualified

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You may be disqualified if you:

- Left your job voluntarily, without good cause attributable to your employer
- Were fired for deliberate misconduct
- Were suspended because you broke company rules or regulations
- Left your job because of a conviction of a felony or a misdemeanor
- Are not able to work, available for work or actively seeking employment
- Are unemployed because you are participating in a work stoppage due to a labor dispute
- Refuse an offer of suitable employment
- Are working full-time, either self-employed or for an employer

## Your right to appeal

If you are disqualified, you will receive a written Notice of Disqualification and information on how to file an appeal. You may appeal the disqualification by requesting a hearing. To request a hearing, just complete the bottom of your disqualification notice, indicating you want to appeal the decision.

Appeals may be filed by mail, fax, or in person at a DUA Walk-in Center. Your request must be in writing and filed within 10 calendar days of the mailing date of the Notice of Disqualification. Do not delay in filing your appeal. Appeals filed by mail will be considered filed on the date of the postmark or the postal cancellation stamp and not by the date of a postal meter. If your appeal is filed after 10 days from the date on the disqualification notice but within 30 days, you may be granted a hearing if you can show “good cause” for the delayed request.

It is very important to continue filing weekly benefits if you decide to appeal and are waiting for your hearing. Continue to claim benefits using TeleCert or WebCert. Should you win your appeal, you will then receive your benefits for those weeks that you have signed. Remember to also keep a log of your work search activities.

# The Hearings Process

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If there is a determination that affects your claim, you have a right to request and be granted a hearing. In addition, DUA will schedule a hearing if:

- Your former employer disputes your claim for benefits and appeals a determination made in your favor.
- There are issues involving your availability for work, approval for training, or other issues not directly related to your separation.

In most cases, a hearing is the only opportunity for you to present evidence in support of your claim for UI benefits. The hearing will be conducted by a review examiner, who will base the decision solely on testimony and evidence presented at the hearing. It is important for you to present the best possible case to support your claim.

## Notification of Your Hearing

You will receive a Notice of Hearing which indicates the time and location of your hearing along with a description of the issues involved. Your case number (docket number) is listed on the form. If your address changes anytime during your hearings process, immediately notify the Hearings Department (see page 10 for the phone number of your nearest Hearings Office) and call TeleClaim at 1-617-626-6800.

If you are disqualified at the hearings level, you have the right to appeal to the Board of Review. If this fails, the next appeal process is at your district court level.

# Overpayment

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An overpayment occurs when you receive benefits (monies) to which you were not entitled.

Repayment is required in all cases where you are determined “at fault” for the overpayment because you failed to provide required information, or if you provided erroneous information. If you fail to repay an “at fault” overpayment, an interest penalty, at the rate of 1% per month, will be assessed against the outstanding overpayment balance. **You are responsible for repaying the original overpayment and any assessed interest penalty.**

If the overpayment was not your fault and repayment would present a financial hardship, you may request a waiver. The TeleClaim Center can send you a “Request for Waiver of Overpayment” application, which requires completing information on your income, financial assets and property. You must complete the form, providing all of the information requested, and send it to the Overpayment Recovery Unit for a determination. If your waiver request is denied, you have the right to a further appeal.

If you are unable to repay the entire amount of your overpayment in full, you may contact the Overpayment Recovery Unit to establish a Repayment Agreement. DUA will recoup overpayments by withholding any new weekly unemployment benefits to which you may be entitled. Also, DUA will intercept any Massachusetts state income tax refund due to you to recover an un-repaid overpayment

## Requalifying Wages

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If you are disqualified on a separation issue and your disqualification is not overturned on appeal, you may be able to requalify for Unemployment Insurance benefits if you have returned to work for at least eight weeks and have had gross earnings equal to or greater than your weekly benefit rate during each of those eight weeks.

After these eight or more weeks of employment, your separation from your employer must be an approvable separation, such as lack of work or another approvable issue.

## UI Benefits for “On-Call” and Temporary Workers

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### On-Call Workers

“On-call” work means:

- that you work for an employer whenever that employer needs you, **and**
- you have no set schedule of hours.

### How This May Affect Your Unemployment Insurance Claim

In certain instances, if you have been determined to be an “On-Call Worker,” it means that you may not qualify for Unemployment Insurance benefits for any week that you work, or that work is available to you from your on-call employer.

This determination is based on information from you and the employer. The DUA service representative who makes this determination on your claim will explain the law as it applies to you.

### Temporary Employment

If you are registered with a temporary agency and have completed a temporary assignment for a client company, you must contact the temporary agency before filing for Unemployment Insurance benefits. If additional work is not available, you may file an Unemployment Insurance claim. Refusal of additional assignments or failure to contact the temporary agency may result in denial of UI benefits.

# If You Have Moved From Massachusetts

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If you worked in Massachusetts and moved to another state, your claim will still be subject to Massachusetts law and to the same requirements as if you were still living in the Commonwealth. Claims filed by Massachusetts workers who move to another state are known as “Interstate” claims.

## How to File an Interstate Claim

When you move out-of-state, you must contact the nearest unemployment insurance office in that state to file a claim against Massachusetts. Some states allow you to file your claim by telephone while others require you to visit an office in person. You should file your claim during your first week of total or partial unemployment, just as you would in Massachusetts, to ensure that you receive the full benefits.

## Your Rights and Responsibilities

You must continue to claim weekly benefits through WebCert or TeleCert, and notify us of any change in your employment status. Please refer to the Quick Reference Guide section in this booklet for a summary of your rights and responsibilities, including work search requirements, and instructions for using WebCert and TeleCert.

Since you have moved out-of-state, the Medical Security Program (MSP) health insurance coverage is not available to you.

## Change of Address

Address changes cannot be accepted by telephone, unless you have established an Interstate Claim and you are moving within your state of residence. In this case, you should call (617) 626-6800.

If you are moving to another state, you must contact the unemployment office in that state to complete Form IB1 in order to avoid a delay in receiving your checks. They will take appropriate action to inform us of the change in your address. Please allow time for the information to be communicated back to Massachusetts. The post office will not forward benefit checks.

## Help With Your Interstate Claim

Once you have established your Interstate claim, if you have any questions, you may contact the Massachusetts DUA Interstate Department at (617) 626-6140. If you have a question about your check status, you may call 617-626-6563. For more information, please refer to our website at [www.detma.org](http://www.detma.org).

# Applying For Approved Training While Collecting UI Benefits

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You may be eligible for approved training if you:

- Are permanently separated from your previous employer
- Are unlikely to obtain suitable employment based on your current skill level
- Need training to become re-employed

Section 30 of the Massachusetts Unemployment Insurance Law allows the Division of Unemployment Assistance (DUA) to waive an active work search by claimants who meet certain eligibility requirements. This means that claimants can continue to collect their UI benefits while in agency-approved training.

The first step is to find approved training that will prepare you for the job market. You can receive assistance from your local One-Stop Career Center.

One-Stop Career Center staff will provide you with information on current programs that have been approved for Section 30 and will help you complete the training application process. You can also receive assistance in evaluating your present skills and in choosing the best vocational training program.

## Completing the Application

Once you have chosen your program, you must complete a Training Opportunities Program Application (Form 1622) available at your local One-Stop Career Center. This form asks for information on the type of training, school(s) offering the training and the start and end dates of the program.

If the course has not already been approved by DUA and your school is in Massachusetts, New England or New York, your school must submit an online application in TrainingPro at <https://web.detma.org/provider/prl.asp> requesting program approval.

In addition, your school must also complete a designated section of the Form 1622, providing information on the start and completion dates of your training, class hours per week and the school's placement rate in jobs related to the training program completed, and costs of tuition and other related expenses. If you are attending a college or university, they must also complete the "School Information" Form 1629, providing information on start/end dates of semesters, number of credits needed to complete certification or diploma. (Forms can be accessed from the web site.)

## Filing the Application

You must file this application (Form 1622) with DUA for approval of your program prior to starting training. Allow at least three weeks in order to ensure that there is enough time to process your application.

**If you apply for training between the 1st paid week and the end of the 15th paid week of your claim, you may be eligible for an extension of UI benefits to complete your training. This extension of benefits is available only if your approved training program is going to extend beyond the duration of your regular UI claim. The extension can be no longer than 18 additional weeks of UI benefits or through the last week of your training program, whichever comes first.**

If you apply after the 15th week and are approved, you may still attend an approved training program while you are collecting benefits, but will not be eligible for an extension of those benefits.

You must actually begin training in the first available program for which you have been approved that is located within a reasonable commuting distance from your residence. In all cases, training must start before your benefit year ends.

**Note:** DUA does not pay tuition; DUA only pays unemployment benefits for eligible workers.



## **Training Program Requirements**

In order for DUA to approve your training program, your selected program must provide you with skills that are in demand in your labor market area, or in any other areas to which you would either commute or relocate.

### **To be considered for approval, a training program must:**

- Be full-time – at least 20 hours per week of supervised class hours for vocational/industrial training or at least 12 credit hours per week for each semester of a college program
- Be intensive so that you are able to complete it in one calendar year, including vacations, class breaks, etc.
- Have a job placement rate of at least 70 percent for graduates of the same program for the past 12 months
- Provide vocational/technical or basic skills training
- Clearly identify the occupation for which you will be trained

## **Basic Skills Enhancement**

If it is determined that, as part of your re-employment plan, you need “Basic Skills Enhancement” – English as a Second Language (ESL), Adult Basic Education (ABE) or General Equivalency Diploma (GED) preparation – that course is usually taken as part of a vocational or industrial training program. When basic skills enhancement is part of your vocational plan, the overall length of both programs may exceed the one-year maximum. However, you will not be able to collect more than your maximum benefits under the regular state program plus the 18 weeks of additional benefits allowed by law.

## **Maintaining Eligibility While in Training**

Enrollment, regular attendance and satisfactory progress in your chosen training program are required for your continued eligibility for UI benefits. While DUA will not require you to submit attendance sheets, DUA staff does conduct audits of training programs to ensure that students are maintaining satisfactory attendance. You must also continue to claim weekly for your Unemployment Insurance benefits in order to continue to receive your benefit checks by mail.

## **Eligibility During School Breaks**

During scheduled school breaks – each no longer than three weeks – you may continue to be eligible for benefits provided you attend school immediately prior to and immediately after each break.

According to regulation, the waiver of the work search requirement is not available to a claimant during a school break that exceeds three weeks. Claimants may collect unemployment during school breaks that are more than three weeks under the following circumstances:

- The claimant conducts an active work search, maintains a record of work search activities, applies for and accepts suitable work if a job offer is made.
- The claimant is not on the Section 30 extension of benefits from the regular state claim.

## **Eligibility for Part-Time Training**

You may attend school on a part-time basis while you are collecting UI benefits if:

- The course is less than 20 hours or 11 semester hours per week.
- You maintain an active work search.
- You continue to be available for work, able to work and actively looking for a new job.

# Unemployment Insurance Work Search Requirements

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Massachusetts General Law requires that in order to maintain eligibility for Unemployment Insurance (UI) benefits, claimants are required to conduct an active search for work in each week in which benefits are claimed.

The Massachusetts Division of Unemployment Assistance requires that, as a condition of eligibility, you must:

1. Make a minimum of three work search contacts in each week that benefits are claimed;
2. Keep a written log of those work search contacts;
3. Provide a work search log to DUA upon request.

Productive work search contacts include, but are not limited to:

- a) Registering for work and re-employment services with a local One-Stop Career Center
- b) Using the employment resources available at One-Stop Career Centers that may lead directly to obtaining employment, such as:
  - obtaining and using local labor market information
  - participating in skills assessments for occupation matching
  - participating in instructional workshops
  - obtaining and following up on job referrals from the Career Center
- c) Completing a job application in person or online with employers who may reasonably be expected to have openings for suitable work
- d) Mailing a job application and/or résumé, as instructed in a public job notice
- e) Making in-person visits with employers who may reasonably be expected to have openings
- f) Sending job applications to employers who may reasonably be expected to have openings for suitable work
- g) Interviewing with potential employers in person or by telephone
- h) Registering for work with private employment agencies or placement services
- i) Attending job search seminars, career networking meetings, job fairs, or employment-related workshops that offer instruction in improving skills for obtaining employment
- j) Using online job matching systems, including the Massachusetts One-Stop Employment System Internet-based system, to submit applications/résumés, search for matches or request referrals, and/or apply for jobs
- k) Reporting to the Union Hall, if this is your primary worksearch method.
- l) Using other job search activities such as reviewing job listings on the internet, newspapers or professional journals, contacting professional associations, networking with colleagues or friends.

Weekly work search records should include a list of all work search contacts made, date of each contact, names of persons contacted, telephone numbers, addresses (mail, e-mail, or Web), and the results of each contact.

You are expected—as a condition of eligibility—to keep weekly records of your work search activities, and to submit to DUA all details about your work search activities when notified by DUA to do so.

You may be declared ineligible for any week(s) in which you do not meet the requirements of the law. You may also be required to repay unemployment benefits received but to which you were not entitled.

A Work Search Activity Log can be found on the next page, at local **One-Stop Career Centers**, and online at [www.mass.gov/dua/worksearch](http://www.mass.gov/dua/worksearch).

# Work Search Activity Log

The Massachusetts Division of Unemployment Assistance requires that as a condition of eligibility you must:

- 1) make a minimum of three work search contacts in each week that benefits are claimed;
- 2) keep a written log of those work search contacts; 3) provide a work search log to DUA upon request.

You are expected to keep weekly records of your work search activities, and to submit to DUA details about your work search activities when notified by DUA to do so. See sample of a completed work search below.

To obtain additional work search activity logs, go to: [www.mass.gov/dua/worksearch](http://www.mass.gov/dua/worksearch)

Name: \_\_\_\_\_ Social Security Number:    -

\*\*\*DO NOT RETURN THIS FORM UNTIL YOU ARE NOTIFIED\*\*\*

Week beginning Sunday : 8 / 7 / 05 through Saturday : 8 / 13 / 05

Date	Employer/Agency/Service/Event (Name, Address, Phone Number)	How Contacted (In person, phone, mail, web, fax, etc.)	Results
8/8/05	ABC Company 508-791-1110 12 Rose St., Anytown, MA	Mailed Resume	Pending
8/10/05	Career Center Worcester Attended Resume Workshop	In Person	Completed
8/11/05	Baker Enterprises 617-228-3000 12 Lawrence Ave., Mytown, MA	Filed Resume Via Internet	No response yet

Week beginning Sunday : \_\_\_\_ / \_\_\_\_ / \_\_\_\_ through Saturday : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date	Employer/Agency/Service/Event (Name, Address, Phone Number)	How Contacted (In person, phone, mail, web, fax, etc.)	Results

Week beginning Sunday : \_\_\_\_ / \_\_\_\_ / \_\_\_\_ through Saturday : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date	Employer/Agency/Service/Event (Name, Address, Phone Number)	How Contacted (In person, phone, mail, web, fax, etc.)	Results

Week beginning Sunday : \_\_\_\_ / \_\_\_\_ / \_\_\_\_ through Saturday : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date	Employer/Agency/Service/Event (Name, Address, Phone Number)	How Contacted (In person, phone, mail, web, fax, etc.)	Results

# Withholding Income Tax For UI Benefits

Any unemployment benefits you receive — including benefits paid under any regular state program and extended benefits program — must be reported as part of your gross income on your federal and state tax returns.

## Making estimated payments

Depending on your tax status, you may be responsible for making quarterly estimated tax payments to the U.S. Internal Revenue Service (IRS) and Massachusetts Department of Revenue (DOR) for the amount of taxes you owe. Failure to file quarterly, if required, may result in penalties. For filing assistance and information, call the **IRS** (<http://www.irs.gov>) at **1-800-829-1040** or **DOR** (<http://www.dor.state.ma.us>) at **1-800-392-6089**.

## Withholding taxes

You may request to have either federal or state taxes, or both withheld from your weekly benefit payments and automatically forwarded to the IRS and/or DOR. To have taxes withheld, go to [www.mass.gov/dua](http://www.mass.gov/dua) or return the completed Income Tax Withholding Request Form on page 25. You must indicate whether you want to withhold federal or state taxes, or both.

- The federal withholding rate is currently 10%
- The state withholding rate is currently 5.3%

### Tax Withholding Example:

Unemployment benefit rate	= \$362.00
Dependency allowance (2 children)	= \$50.00
Unemployment payment rate	= \$412.00
Federal tax withheld	= \$41.20
State tax withheld	= \$21.84
Net weekly unemployment benefit payment rate	= \$384.96

You may choose, at any point in your claim, to have taxes withheld or cancel your tax withholding. However, any taxes withheld cannot be refunded. If you do not want taxes withheld, you do not need to do anything.

## Tax Reporting

In January, DUA mails all claimants a 1099-G statement indicating the total benefits received and taxes withheld during the previous year. Use these amounts when you file your income tax returns. You can access your form 1099-G on the DUA website. Simply go to [www.mass.gov/dua](http://www.mass.gov/dua) and register for online services for workers.

# Income Tax Withholding Request Form

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Complete and submit this form only if you:

1. Want DUA to withhold taxes from your benefit payments  
or
2. Want to change your tax withholding status with DUA

Check One ☒

- ☐ I hereby authorize and request the withholding of **both federal and state income taxes** from my Unemployment Insurance benefit payments. I understand that federal taxes will be withheld at the rate of 10 percent and state taxes at the rate of 5.3 percent of my gross weekly payable benefit amount.
- ☐ I hereby authorize and request the withholding of **federal income taxes only** from my Unemployment Insurance benefit payments. I understand that federal taxes will be withheld at the rate of 10 percent of my gross weekly payable benefit amount.
- ☐ I hereby authorize and request the withholding of **state income taxes only** from my Unemployment Insurance benefit payments. I understand that state taxes will be withheld at the rate of 5.3 percent of my gross weekly payable benefit amount.
- ☐ Please **discontinue** the withholding of **federal and state income taxes** from my Unemployment Insurance benefits.
- ☐ Please **discontinue** the withholding of **federal income taxes** from my Unemployment Insurance benefits.
- ☐ Please **discontinue** the withholding of **state income taxes** from my unemployment insurance benefits.

**If you need assistance completing this form, call 617-626-5829.**

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Print name

---

Signature

---

Social Security Number

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Date

Return completed form to:	Division of Unemployment Assistance Income Tax Withholding Unit P.O. Box 8070 Boston, MA 02114
or Fax to:	617-727-4303



# Glossary

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## **Alternate Base Period**

Is based on the wages paid during the three most recently completed calendar quarters, plus the time between the last completed quarter and the effective date of your claim. If you are not monetarily eligible for benefits using the primary base period, and would be eligible using the alternate, DUA will automatically use this method to determine your benefits. Also, you may elect to use the alternate base period if you provide credible documentation showing that your Benefit Credit would be increased by at least 10% by using the alternate base period.

## **Average Weekly Wage**

Is calculated by using a formula established by law based on the total amount of wages paid during your base period.

## **Benefit Credit**

Is the total amount of benefits you are potentially eligible to collect during your benefit year if you meet all the other eligibility requirements of the law.

## **Benefit Rate**

Is 50% of your average weekly wage, up to the current maximum.

## **Benefit Year**

Is the 52 weeks following the effective date of your claim.

## **Duration of Benefits**

Is the maximum number of weeks you can collect. This is determined by dividing your benefit rate into your benefit credit. The maximum number of weeks you can collect full benefits is 30 weeks.

## **Effective Date of Your Claim**

In general, the effective date of your claim is the Sunday of the calendar week in which you initially filed your claim.

## **Interstate claims**

Are claims filed by Massachusetts workers who have moved to another state.

## **Intrastate Claims**

Are claims filed by Massachusetts workers who live in Massachusetts.

## **PIN**

Is the four digit Personal Identification Number you select to access TeleCert.

## **Primary Base Period**

Is the last four **completed** calendar quarters immediately preceding the date on which your claim is effective. Your claim is based on wages received during this period.

## **Social Security Number**

Is the unique identifier to process your claim for benefits. DUA is required by the federal IRS Code of 1954, as amended in 26 USC 85; 6011 (a), 6050B, 6109(a) to use your Social Security Number in processing your claim for benefits.

## **TeleCert**

Is the interactive telephone method for claiming weekly benefits. TeleCert is available in English or Spanish.

## **Waiting Period**

By Massachusetts law, the first week of your claim for which you are eligible to collect benefits is your waiting period. Every effort will be made to pay benefits three weeks from the first week you filed your claim, if you are deemed eligible. The total number of weeks for which you are eligible is not reduced by this waiting period.

## **WebCert**

Is the online method for claiming weekly benefits. WebCert is available in English.



# Find a One-Stop Career Center or Unemployment Insurance Walk-In Center Near You

## Massachusetts One-Stop Career Center Services

- Job search assistance
- Career planning information
- Workshops on job search techniques including interviewing, networking, and resume writing
- Data on the current statewide and local job market
- Resources to help you find the right training opportunities
- Tools to help you conduct an effective job search

Hours of operations vary from center to center. To find a Career Center near you, call **1-877-US 2 JOBS** or go to **[www.mass.gov/careercenters](http://www.mass.gov/careercenters)**.

## Unemployment Insurance Walk-In Services

- Filing a claim
- Re-activating your claim
- Changing your address
- Assistance with UI questions or issues

Call the TeleClaim Center at 1-877-626-6800 from area codes 351, 413, 508, 774 and 978 or 1-617-626-6800 from any other area code. For TTY/TDD, call 1-617-626-5666.

If you are not able to file an unemployment insurance claim or obtain claim-related assistance by calling the TeleClaim Center, you can obtain services at the UI Walk-In Centers located in most Career Center locations (see list below). For UI Walk-In Center hours of operation, contact your local One-Stop Career Center or go to **[www.mass.gov/dua](http://www.mass.gov/dua)** — select Office Locator under Customer Service on the home page.

### Greater Boston

#### Boston

JobNet  
Career Link (No UI Walk-In service)  
The Work Place (No UI Walk-In service)  
Division of Unemployment Assistance  
(UI Walk-In services only)

#### Cambridge

Career Source

#### Everett

Career Source  
(Satellite Office-limited services)

#### Framingham

Employment and Training Resources  
(UI Walk-In services only)

#### Marlborough

Employment and Training Resources

#### Newtonville

Employment and Training Resources

#### Norwood

Employment and Training Resources

#### Woburn

The Career Place

### Northeastern Massachusetts

#### Gloucester

North Shore Career Center of  
Gloucester (Satellite Office-limited  
services, no UI Walk-In)

#### Haverhill

ValleyWorks Career Center

#### Lawrence

ValleyWorks Career Center

### Lowell

Career Center of Lowell

### Lynn

North Shore Career Center of Lynn

### Salem

North Shore Career Center of Salem

### Southeastern Massachusetts

#### Attleboro

Attleboro Career Center

#### Brockton

CareerWorks

#### Fall River

Fall River Career Center

#### Falmouth

Career Opportunities Falmouth  
limited services\*

#### Hyannis

Career Opportunities Hyannis

#### New Bedford

Greater New Bedford Career Center

#### Orleans

Career Opportunities Orleans  
limited services\*

#### Plymouth

Plymouth Career Center

#### Quincy

Quincy Career Center

#### Taunton

Taunton Career Center

#### Wareham

Wareham Career Center

### Central Massachusetts

#### Gardner

Career Center of North Central  
Massachusetts  
(Satellite Office-limited services)

#### Leominster

Career Center of North Central  
Massachusetts

#### Milford

Workforce Central

#### Southbridge

Workforce Central

#### Worcester

Workforce Central

### Western Massachusetts

#### Greenfield

Franklin/Hampshire Career Center

#### Holyoke

Career Point

#### North Adams

Berkshire Works

#### Northampton

Franklin/Hampshire Career Center

#### Pittsfield

Berkshire Works

#### Springfield

FutureWorks

For the convenience of job seekers and claimants, most Career Center locations provide both job search assistance and Unemployment Insurance (UI) Walk-In services. Bilingual services may also be available upon request.

## Visit a One-Stop Career Center for Job Search Assistance!

For more information about Career Center services, or to find a Career Center near you, see page 8 or go to [www.mass.gov/careercenters](http://www.mass.gov/careercenters)

This book includes information about the unemployment insurance program, your rights and responsibilities while collecting UI benefits and other important information. It is important to have it translated.

Настоящая брошюра содержит информацию о программе предоставления пособия по безработице, Ваших правах и обязанностях в период получения пособия, а также другую важную информацию. Необходимо иметь перевод этой брошюры.

Este libro incluye información sobre el programa de seguro de desempleo, sobre sus derechos y responsabilidades mientras recibe sus beneficios UI y más información de importancia. Es importante que se traduzca. Este folleto está disponible en español.

Questo libro contiene materiale informativo sul programma per ottenere il sussidio di disoccupazione, sui suoi diritti e responsabilità mentre sta riscuotendo il medesimo ed altre informazioni importanti. È importante tradurlo.

Este livro contém informação sobre o programa de seguro de desemprego, direitos e responsabilidades do requerente durante o período em que está a receber os benefícios, e outras informações importantes. É importante ter este livro traduzido. Este livro está disponível em português.

ក្នុងសៀវភៅនេះ គឺមានព័ត៌មានសំខាន់ៗស្តីអំពីកម្មវិធីធានារ៉ាប់រងនៅពេលគ្មានការងារធ្វើ អំពីសិទ្ធិ និងកាតព្វកិច្ចរបស់អ្នកក្នុងពេលទទួលបានអត្ថប្រយោជន៍ធានារ៉ាប់រងពេលគ្មានការងារធ្វើ និងមានព័ត៌មានសំខាន់ៗដទៃទៀតដែរ។ វាជាការសំខាន់ណាស់ ដើម្បីរកធានាប្រយោជន៍អ្នក។

ប៊ុកប្រែនេះមានព័ត៌មានសំខាន់ៗស្តីអំពីកម្មវិធីធានារ៉ាប់រងនៅពេលគ្មានការងារធ្វើ អំពីសិទ្ធិ និងកាតព្វកិច្ចរបស់អ្នកក្នុងពេលទទួលបានអត្ថប្រយោជន៍ធានារ៉ាប់រងពេលគ្មានការងារធ្វើ និងមានព័ត៌មានសំខាន់ៗដទៃទៀតដែរ។ វាជាការសំខាន់ណាស់ ដើម្បីរកធានាប្រយោជន៍អ្នក។

Panflè sa a gen enfòmasyon sou ki jan pou ou ranpli yon aplikasyon pou ou ka jwenn asirans chomaj la. Li trè zenpòtan pou ou fè yo tradyi li pou ou. Ou ka jwenn panflè sa a nan lang kreyòl.

Quyển Sách này gồm các chi tiết về chương trình bảo hiểm thất nghiệp, quyền lợi cũng như trách nhiệm của bạn trong khi nhận tiền bảo hiểm thất nghiệp và các thông tin quan trọng khác. Nó cần phải được thông dịch. Quyển sách này hiện đang có sẵn bằng tiếng Việt.

這本小冊子告訴你失業保險計劃的一般情況、你在領取失業保險金時的權利和責任，以及其他重要信息。很重要，請翻譯。這本小冊子有中文本。

Bilingual services may be available upon request.

An equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. TDD/TTY 1-800-439-2370 – Voice 1-800-439-0183